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CIVIL ACTION NO.

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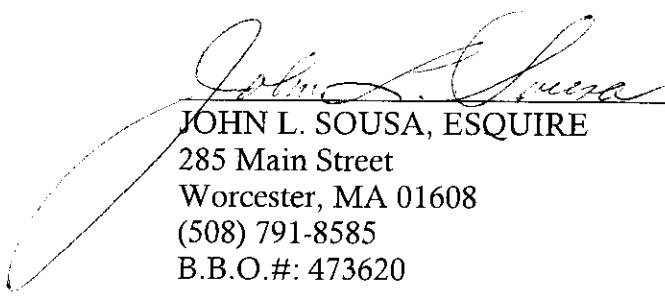
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AND PENNY JEAN WOOD

1. The Defendants admit.
2. The Defendants admit.
3. The Defendants admit.
4. The Defendants are without present knowledge and, therefore, neither admit nor deny.
5. The Defendants admit.
6. The Defendants admit.
7. The Defendants are without present knowledge and, therefore, neither admit nor deny.
8. The Defendants are without present knowledge and, therefore, neither admit nor deny.
9. The Defendants admit.
10. The Defendants admit.
11. The Defendants admit.
12. The Defendants admit.

13. The Defendants admit that Ohio National received notice of death but deny that Shirley B. Wood knowingly changed the beneficiary on the Contracts.
14. The Defendants admit.
15. The Defendants admit.
16. The Defendants admit.
17. The Defendants admit.

LYNN ANN POWERS,
PENNY JEAN WOOD
By Their Attorney,



JOHN L. SOUSA, ESQUIRE
285 Main Street
Worcester, MA 01608
(508) 791-8585
B.B.O.#: 473620

January 12, 2005

CERTIFICATE OF SERVICE

I, John L. Sousa, certify that on this date I served a copy of the above answer by mailing a copy thereof, postage prepaid, to Kristina H. Allaire, Esquire, 100 Front Street, Worcester, MA 01608 and Sandra Lee Wood, 1108 East Villa Rita Drive, Phoenix, AZ 85022; Mark Ashley Wood, 117 Moreland Street, Worcester, MA 01609; Tricia Jean Murphy, 5 Trowbridge Circuit, Worcester, MA 01603.



JOHN L. SOUSA, ESQUIRE